

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF GEORGIA
MACON DIVISION**

In re:

DANA R. MILLER A/K/A DANA R. HASLETT

Bk. No. 13-52024-JPS

Debtor

Chapter: 13

_____ /

NOTICE OF MORTGAGE PAYMENT CHANGE

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of creditor:
MORTGAGE INVESTORS CORPORATION**

Court claim no (if known): 5

Date of payment change: 04/01/2014

**Last four digits of any number you
use to identify the debtor's account: 7935**

**Must be at least 21 days after date
of this notice**

**New total payment: \$953.58
Principal, interest, and escrow, if any**

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

☐ NO

☒ YES. Attach a copy of the escrow account statement, prepared according to applicable non-bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$196.64

New escrow payment: \$198.85

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ NO

☐ YES. Attach a copy of the rate change notice, prepared according to applicable non-bankruptcy law. Describe the basis for the change. If the notice is not attached, explain why:

Current interest rate: _____% New interest rate: _____%

Current principal and interest payment: \$_____ New principal and interest payment: \$_____

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ NO

☐ YES. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$_____ New mortgage payment: \$_____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

Signature:	<u>/s/ Ryan Starks, Esquire</u>	Date: <u>January 22, 2014</u>
Print:	Ryan Starks, Esquire, Georgia Bar No. 676512	
Company:	<u>Phelan Hallinan & Jones, LLC</u>	
Address:	<u>303 Perimeter Center North</u> <u>Suite 800</u> <u>Atlanta, GA 30346</u>	
Contact phone:	<u>770-393-4300</u>	Email: <u>GAMD.bankruptcy@phelanhallinan.com</u>



PO Box 780
3451 Hammond Ave.
Waterloo, IA 50704-0780
1-866-360-5571

Important Note In accordance with RESPA requirements, this notice is being sent as a result of the review completed on your escrow account.

ESCROW ANALYSIS STATEMENT

ACCOUNT NUMBER:
PROPERTY ADDRESS:
139 DORA LN
BYRON GA 31008-0000
ANALYSIS DATE: JANUARY 07, 2014

DANA R MILLER
139 DORA LN
BYRON GA 31008-3822

PLEASE KEEP THIS ESCROW ANALYSIS FOR COMPARISON TO NEXT YEAR’S STATEMENT.

Section 1:

DESCRIPTION	NEXT DUE DATE	ESTIMATED AMOUNT(S) OF NEXT DISBURSEMENT	AMOUNT(S) USED IN PRIOR ANALYSIS
FIRE COUNTY	MAY 2014 DECEMBER 2014	791.74 1,564.84	791.74 1,568.02
	TOTAL ANNUAL DISBURSEMENTS:	2,356.58	2,359.76
	TOTAL ESCROW PAYMENT:	196.38	196.64

The amounts above are based on either an estimate previously provided or the amount last disbursed.

NOTE: If you pay the escrow shortage amount of \$29.65, your new total payment will automatically be adjusted to \$951.11 effective with your APRIL 01, 2014 payment. If you do not pay the shortage, your total payment effective APRIL 01, 2014 will be \$953.58.

Payment change:	New	Prior Analysis
Escrow	196.38	196.64
Surplus/Shortage	2.47	0.00
Escrow Shortage Spread 12 Months		
Total	198.85	196.64
Principal/Interest	754.73	754.73
Total Payment	953.58	951.37

Depending on the timing of when your next billing notice is released, you may not see the payment change until the following billing notice.

For details about the difference between the old and new payment amounts, please reference the ESTIMATED AMOUNT(S) OF NEXT DISBURSEMENT and AMOUNT(S) USED IN PRIOR ANALYSIS columns listed above.

Any questions regarding changes in the “Estimated Amount of Next Disbursement” should be directed to your Tax Authority and/or Insurance Company.
To reach our insurance department call: 1-800-256-9962.
To reach our tax department call: 1-877-261-5760.

By sending your check, please be aware that you are authorizing us to use information on your check to make a one-time electronic debit to your account at the financial institution indicated on the check. This electronic debit will be for the amount of your check.

If you are utilizing a military allotment, or third-party company to make payments on your behalf, please notify your service of any payment changes.

NOTE — you must use the below address when remitting your escrow shortage payment

THIS COUPON MUST ACCOMPANY YOUR ESCROW SHORTAGE PAYMENT



THIS IS NOT A CHECK

NOTE — you must use this address when remitting your escrow shortage payment

JERMAINE MILLER
DANA R MILLER



OCWEN LOAN SERVICING LLC
PO BOX 79162
PHOENIX AZ 85062-9162

Account Number	Shortage Amount
 	29.65

Total Amount Enclosed \$

If you pay the escrow shortage amount of \$29.65, your new payment will be automatically adjusted to \$951.11 effective with your APRIL 01, 2014 payment.

By sending your check, please be aware that you are authorizing us to use information on your check to make a one-time electronic debit to your account at the financial institution indicated on the check. This electronic debit will be for the amount of your check.

ANALYSIS TYPE: 1/6 AGGREGATE
PROJECTED ESCROW BALANCE AS OF: MARCH 31, 2014

ACCOUNT NUMBER:
1,070.82 *

* Projected balance reflects all receipts and disbursements made prior to the date of analysis and all mortgagor payments and disbursements anticipated to be made prior to the effective date of analysis.

DATE	RECEIPTS	PROJECTED DISBURSEMENTS	CUR. BAL. PROJECTIONS	REQ. BAL. PROJECTIONS
PROJECTED BALANCE			952.27	981.92
POC SHTG	118.55		1,070.82	
04/01/14	196.38	.00	1,267.20	1,178.30
05/01/14	196.38	791.74-	671.84	582.94
06/01/14	196.38	.00	868.22	779.32
07/01/14	196.38	.00	1,064.60	975.70
08/01/14	196.38	.00	1,260.98	1,172.08
09/01/14	196.38	.00	1,457.36	1,368.46
10/01/14	196.38	.00	1,653.74	1,564.84
11/01/14	196.38	.00	1,850.12	1,761.22
12/01/14	196.38	1,564.84-	481.66	392.76 L
01/01/15	196.38	.00	678.04	589.14
02/01/15	196.38	.00	874.42	785.52
03/01/15	196.38	.00	1,070.80	981.90

Current Escrow Balance: 440.44			
<u>Esc Rcpts to Eff Dt</u>		<u>Esc Disb Prior to Eff Dt</u>	
Due Dt	Due Amt	Disb Date	Disb Amt
02/14	196.64		
03/14	196.64		
*Indicates Sum of Remaining Escrow Payments &/or Escrow Disbursements to Effective Date.			
L ANTICIPATED LOW POINT FOR ANALYSIS PERIOD: 481.66			
MAXIMUM PERMITTED LOW-POINT: (EXCLUDING MIP) 392.76			

Section 3:

➡

SHORTAGE29.65

ESCROW ACCOUNT ACTIVITY (SEPTEMBER 01, 2013 - MARCH 31, 2014)

DATE	TXN	PREV PROJ AMOUNT	PREV PROJ BALANCE	TXN	ACTUAL AMOUNT	ACTUAL BALANCE
06/01/13	PAYMENT	184.79	828.86	PAYMENT	184.79	686.61
07/01/13	PAYMENT	184.79	1,013.65	PAYMENT	184.79	871.40
08/01/13	PAYMENT	184.79	1,198.44	PAYMENT	184.79	1,056.19
BEGINNING BALANCE			1,174.74			1,056.19
09/01/13	PAYMENT	196.64	1,371.38	PAYMENT	185.27	1,241.46
10/01/13	PAYMENT	196.64	1,568.02	PAYMENT	185.27	1,426.73
11/01/13	PAYMENT	196.64	1,764.66	PAYMENT	185.27	47.16
11/01/13		.00	1,764.66	TAX	1,564.84-	47.16
12/01/13	PAYMENT	196.64	393.28	PAYMENT	393.28	440.44
12/01/13	TAX	1,568.02-	393.28		.00	440.44
01/01/14	PAYMENT	196.64	589.92		.00	440.44
02/01/14	PAYMENT	196.64	786.56		.00	440.44
03/01/14	PAYMENT	196.64	983.20		.00	440.44

BANKRUPTCY CASE NO.: 13-52024-JPS

Chapter 13

CERTIFICATE OF SERVICE

I, Ryan Starks, certify that I am over the age of 18 and that a copy of the foregoing Notice of Mortgage Payment Change was served upon the following persons or entities via first class mail, U.S. Mail or by electronic notification:

DANA R. MILLER
139 DORA LANE
BYRON, GA 31008

CALVIN L. JACKSON
1259 RUSSELL PARKWAY, SUITE T
WARNER ROBINS, GA 31088

CAMILLE HOPE, TRUSTEE
P.O. BOX 954
MACON, GA 31202

Dated: 01/22/2014

By: /s/ Ryan Starks, Esquire
Ryan Starks, Esquire
Georgia Bar No. 676512
Phelan Hallinan & Jones, LLC
303 Perimeter Center North
Suite 800
Atlanta, GA 30346
Tel: 770-393-4300 Ext 60024
Fax: 770-393-4310
Email: ryan.starks@phelanhallinan.com
GAMD.bankruptcy@phelanhallinan.com